

What is claimed is:

receives a request from a vendor's server for a commitment to pay and issues vendor's server a commitment for payment-.

10) A system in accordance with claim 9, wherein said means for providing verification is a toolbox server that positively identifies user's computer by first accessing said user's computer via a gatekeeper.

11) A system in accordance with claim 10, wherein said toolbox server transmits to said gatekeeper a pair of identification numbers, wherein the first of said identification numbers is for gaining admittance and the second of said identification numbers is for priming said gatekeeper for admittance on a subsequent occasion.

12) The system according to claim 11 wherein said tool box server and said vendor server are the same.

13) The system according to claim 11 wherein said creditor server and said toolbox server are the same.

14) In a computer network, a system for performing a secured transaction between a user's computer, and a vendor's server wherein said user's computer has received fingerprint programming from said vendor's server for creating a digital fingerprint for use by said vendor's server to identify said user's computer.

15) The computer network according to claim 14 wherein said vendor server further comprises a creditor server and a toolbox server and wherein said toolbox server issues the fingerprint programming for creating a digital fingerprint for use by said creditor server.

16) A method for performing secure electronic transactions on a network, said network comprising a user device, and a provider server, said user device having a gatekeeper

and digital fingerprint stored therein, said method including the steps of:

said user device sending a request to said provider server to obtain a deliverable, which request includes a user identification code associated with said user device and known to said provider server, said request initiating the transmission of a pre-arranged handshake and primer to said gatekeeper, whereupon said gatekeeper allows confirmation of said digital fingerprint.

17) A method for performing secure electronic transactions on a computer network, said network comprising a user's computer, a vendor server, a creditor server and a toolbox server, said user's computer having a gatekeeper and digital fingerprint stored therein, including the steps of.

i) said user computer sending a purchase request to said vendor server to pay for a purchase, which purchase request includes a user identification number associated with said user computer and known to said toolbox server, said request initiating the transmission of a confirmation request from said vendor server to said toolbox server to confirm said user computer's identity;

ii) said confirmation request causing said toolbox server to send a pre-arranged handshake and primer to said gatekeeper, whereupon said gatekeeper allows said toolbox server to request confirmation of said digital fingerprint.

18) A method in accordance with claim 17; wherein said primer comprises a pre-arranged handshake for the next succeeding occurrence of a transaction confirmation operation.

19) A method in accordance with claim 17. wherein said digital fingerprint is internally confirmed by said user's computer when said purchase request is initiated.

20) A method in accordance with claim 17, wherein said users purchase request is sent to said vendor substantially simultaneously with said confirmation request, which confirmation request is sent directly from said user computer to said toolbox server.

21) A system for verifying the identity of a client computer requesting access to a secured database via a public computer network, said network comprising a user's computer, a vendor's server, and further comprising a toolbox server for providing third-party verification of user's identity, whereby in response to a request by said vendor's server said toolbox server positively identifies user's computer, requests a confirmation from said user's computer of said request for access and upon receiving said confirmation provides vendor's server with a gatepost for permitting said client computer access to said secured database.

22) A system for permitting a secure electronic purchase transaction on a public computer network without passing credit account information over said public computer network, said network comprising a user's computer, a vendor's server, a creditor's server, and further comprising a toolbox server for providing third-party verification of user's identity, whereby in response to a request by said vendor's server said toolbox server positively identifies user's computer, requests a confirmation from said user's computer of said transaction and upon receiving said confirmation provides vendor's server with a gatepass for receiving a payment commitment from said creditor server.

23) A system for copy-protecting content files downloadable from a computer network, said network including a user's computer, a vendors server, and a toolbox, wherein said users computer has received fingerprint programming from said toolbox for creating a digital fingerprint for use by said toolbox to identify said user's computer, and further comprising said

vendor server encoding said digital fingerprint into said content files, whereby said downloaded files will only be downloadable by said user.

24) A system for copy-protecting content files downloadable from a computer network in accordance with claim 24, wherein said downloaded files can only be played on a user computer having the digital fingerprint encoded into said file by said vendor server.

25) A system for copy-protecting content files downloadable from a computer network in accordance with claim 24, wherein said downloaded files can only be copied a limited number of times directly from said user's computer onto other secondary devices, said limited number being determined by said digital fingerprint encoding.

26) A system in accordance with claim 8, wherein a said confirmation request is contemporaneously sent to a cellular device.

27) A system for performing secure electronic transactions on a computer network, said system comprising a user's computer, a vendor server, a creditor server and a toolbox server, said user's computer having a gatekeeper and digital fingerprint stored therein, and wherein when said user computer sends a purchase request to said vendor server to pay for a purchase, said purchase request includes a user identification number associated with said user computer and known to said toolbox server, said request initiating the transmission of a confirmation request from said vendor server to said toolbox server to confirm said user computer's identity; and wherein said confirmation request causes said toolbox server to send a pre-arranged handshake and primer to said gatekeeper, whereupon said gatekeeper allows said toolbox server to request confirmation of said digital fingerprint.

28) A system in accordance with claim 27; wherein said primer comprises a pre-

arranged handshake for the next succeeding occurrence of a transaction confirmation operation.

29) A system in accordance with claim 27, wherein said digital fingerprint is internally confirmed by said user's computer when said purchase request is initiated.

30) A system in accordance with claim 27, wherein said users purchase request is sent to said vendor substantially simultaneously with said confirmation request, which confirmation request is sent directly from said user computer to said toolbox server.

31) The system according to claim 2 wherein the user device is a digital set top box connected to a television.

32) The system according to claim 1, wherein said fingerprint provides an electronic signature that can be used to identify a user.

09/25/2015 10:13:04